



PTO/SB/08A (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

Substitute for form 1449A/PTO  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Complete if Known</b>			
		Application Number	10/703,975		
		Filing Date	November 7, 2003		
		First Named Inventor	Serkan Savasoglu		
		Art Unit	3609		
		Examiner Name	Gerald C. Vizvary		
Sheet	1	of	2	Attorney Docket Number	030588

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code <sup>2</sup> (if known)			
		<del>2002/0102852 A1</del>	<del>08-01-2002</del>	<del>Puchta</del>	
		2002/0120542 A1	08-29-2002	Higgins	
		2002/0133456 A1	09-19-2002	Lancaster et al.	
		2002/0178111 A1	11-28-2002	Woodley	
		2003/0130941 A1	07-10-2003	Birle, Jr. et al.	
		2003/0182219 A1	09-25-2003	Bodurtha et al.	
		2003/0225656 A1	12-04-2003	Aberman et al.	
		2004/0153388 A1	08-05-2004	Fisher et al.	
		2004/0193536 A1	09-30-2004	Marlowe-Noren	
		<del>2003/0033674 A1</del>	<del>02-19-2005</del>	<del>Jones et al.</del>	
		2005/0102213 A1	05-12-2005	Savasoglu et al.	
		<del>2006/0212380 A1</del>	<del>09-21-2006</del>	<del>Williams et al.</del>	
		<del>2006/0218809 A1</del>	<del>09-29-2006</del>	<del>Aberman et al.</del>	
		6,263,321 B1	07-17-2001	Daughtery, III	
		6,321,212 B1	11-20-2001	Lange	
		7,236,955 B2	06-26-2007	Sugahara	
		2004/0133494 A1	07-08-2004	Jones et al.	

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> -Number <sup>4</sup> -Kind Code <sup>5</sup> (if known)				

Examiner Signature	/Gerald Vizvary/	Date Considered	04/02/2008
-----------------------	------------------	--------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PI-1871434v1

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /G.V./



10703975 - GAU: 3696

PTO/SB/08B (08-03)

Approved for use through 07/31/2006. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number

<b>Substitute for form 1449A/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)  Sheet 2 of 2		<b>Complete if Known</b>	
		Application Number	10/703,975
		Filing Date	November 7, 2003
		First Named Inventor	Serkan Savasoglu
		Art Unit	3609
		Examiner Name	Gerald C. Vizvary
		Attorney Docket Number	030588

<b>NON PATENT LITERATURE DOCUMENTS</b>			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T <sup>2</sup>
/G.V./		Internal Revenue Service Revenue Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.	
		Internal Revenue Service Revenue Ruling 2002-31, Published 5/6/2002, Section 1275 - Other definitions and special rules, 26 CFR 1.1275.4, contingent payment debt instruments, pp. 1-4.	
		Faerber, Esme, All About Bonds and Bond Mutual Funds: The Easy Way to Get Started, New York McGraw-Hill Professional, 200, pp. 28, 40, 225, 226, 236.	
		Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.	
		Office Action issued on September 18, 2007 in Application No. 10/703,978.	
/G.V./		Office Action issued on September 27, 2007 in Application No. 10/677,172.	

Examiner Signature	/Gerald Vizvary/	Date Considered	04/02/2008
-----------------------	------------------	--------------------	------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

PI-187143A-11 ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /G.V./